

EXHIBIT B

METHOD AND SYSTEM FOR TRANSFERRING FUNDS AND VIDEO MESSAGES

RELATED PATENT APPLICATION

This application is a utility application based on U. S. provisional based on U. S. provisional patent application Serial No. 60/271,919, entitled "Method and System for Transferring Funds and Video Messages," filed February 27, 2001. This related application is incorporated herein by reference and made a part of this application. Moreover, Applicants hereby incorporate herein by reference, any and all U. S. Patents, U. S. Patent Applications, and other documents and printed matter cited or referred to in this application.

BACKGROUND OF INVENTION

The wire transfer industry has been in existence for more than 100 years. During this period it has become the number one source of sending money back home for immigrants, particularly from in the United States to other countries. There are three kinds of wire transfers being performed here in the United States:

1- Banking Wires: used for financial needs, such as business deals, transferring of accounts, mostly high balances, only from bank to bank.

2- Domestic Wires: used for transferring small amounts within the United States. This service is dominated by Western Union and Money Gram. This service is usually used for college students, the military, and family members in need.

3- International Wire Transfer: used mostly by immigrants to send money back home. The average wire transfer amount is about \$300.00

1 US dollars.

2 For the last century the international wire transfer business has
3 grown beyond most expectations. There are now over 300 companies
4 that offer the service of transferring funds mainly to Mexico, Central
5 America, and South America. Companies have searched for better and
6 more cost effective ways to transfer funds from the United States to
7 destinations in other countries. Costs, as well as competition, have
8 forced competitors to look for better or different kinds of service to
9 maintain market share. Companies through out the years have created
10 new ways to send money and to cut the cost related to this service.
11 "Friendly User" has been the general goal for the companies due to the
12 fact that most of the users or senders are immigrants, and a many are
13 illiterate and speak a different language than English.

14 Initially, the person desiring to make a wire transfer had to enter a
15 financial institution, for example, a bank, and order a wire transfer. This
16 made it difficult to attract customers, since the immigrants were afraid
17 to enter a "financial institution." They thought they would be
18 "deported." In the beginning of the last century, the major wire transfer
19 companies, e. g. Western Union and Money Gram, "the leaders,"
20 introduced an aggressive marketing campaign in the United States by
21 recruiting nation-wide small "mom and pop" shops, to serve as the agent
22 or the "Affiliated Store." This practice allowed many immigrants to feel
23 more secure and at ease at the time of entering a "mom and pop" shop
24 to send or receive money. These stores or shops were conveniently
25 located, being placed strategically in neighborhoods in cities where the
26 presence of banks were restricted or in the farming communities heavily
27 populated by immigrants.

28 The major wire transfer companies recruited the store or shop as
29 an agent and supply it with all the necessary products and materials to

1 perform an outgoing or incoming wire transfer. It was a success. With
2 the years to come, more and more companies invaded the wire transfer
3 industry seeking the opportunity to participate in the revenues
4 generated from this type of service. The agent became more interested
5 in offering this type of service to its customers, due to the tremendous
6 foot traffic generated at its store location. The system was great! But
7 something was missing. Because many of the senders were immigrants
8 and many did not know how to speak English, even how to read or write,
9 the industry was forced to come up with a better and faster way to send
10 money.

11 The major wire transfer companies used, and still use in many
12 cases, a primitive service referred to as the "Form." A customer enters a
13 location, the Affiliated Store, and requests a form to send money. They
14 fill out the information requested on the form and deliver it to the
15 attendant or the storeowner. The information is then called into a main
16 operation station, or in some cases due to the store's large volume, to a
17 computer issued by the major wire transfer company. The information
18 is entered and sent. The basic problem is that neither the storeowner
19 nor the sender knew how to write the names of the beneficiaries or the
20 cities where the money is going to be received. About 98% of all wires
21 being performed were headed to third world countries. Although this
22 service was obsolete, it works, and today over 1.5 million senders still
23 utilize the Form.

24 Competitors of the major wire transfer companies immediately
25 started to look for better and faster ways to transfer funds. They
26 wanted to offer an easier way of sending the money at the store itself.
27 During the last decade the "hot phone," the name given in the
28 industry, was created. It was a phone utilized for many years in
29 airports, catalog services, at department stores, and in many customers

1 service businesses through the United States. The phone did not have
2 a keypad. The customer simply lifted up the headset, and though an
3 automatic dialer, programmed by the wire transfer company, the
4 sender at the store would be connected to the company's call center.
5 At this call center, an operator speaking the same language as the
6 customer, would assist the customer in performing the wire transfer.
7 No more did the storeowner or the sender have to deal with the
8 language barrier.

9

10

SUMMARY OF INVENTION

11

12 The present invention provides an improved wire transfer system
13 and method to send conveniently a personal video message at the same
14 time that a wire transfer of funds is being executed. The invention has
15 several features. Without limiting the scope of this invention as
16 expressed by the claims that follow, its more prominent features will
17 now be discussed briefly. After considering this discussion, and
18 particularly after reading the section entitled, "DETAILED
19 DESCRIPTION," one will understand how the features of this invention
20 provide its benefits, which include, but are not limited to, quickly and
21 conveniently sending a video message with a wire transfer to a remote
22 location, typically from one country to another country.

23 The first feature of the system of this invention is that it enables
24 the sender to create conveniently and quickly a personalized video
25 message when he or she is sending money to relatives, friends, and
26 other beneficiaries at a remote destination, most likely, their native
27 country. This novel system includes a local station where the sender
28 initiates a transaction including recording a video message and placing
29 an order to transfer funds to a beneficiary at a remote destination. A

1 call center takes the order and the transaction is identified, typically
2 with a unique numerical or alpha-numerical code. This codes enables
3 each specific transaction to be tracked to insure timely and accurate
4 delivery of the video message and funds to the proper beneficiary. The
5 sender calls by telephone, or otherwise notifies the beneficiary of the
6 code, and the beneficiary provides this code to an agent at the remote
7 destination responsible for delivering the video message and funds to
8 the proper beneficiary. This code is necessary to redeem the video
9 message and funds at the remote destination. A receipt, including the
10 code, is provided at the local station for approval by the sender. In
11 addition to the code, the receipt preferably should state the amount of
12 the funds transferred, the exchange rate, name of the beneficiary, and
13 the remote destination. The call center issues the receipt and typically
14 sends a fax to the sender at the local station concurrent with
15 transaction for the signature of the sender. A signed copy is retained
16 by both the local agent and the sender. A copy may be transmitted, for
17 example by fax to the call center.

18 The second feature is a telephone at the local station and
19 recording equipment that records the video message. Preferably, an
20 automatic dialer links the telephone to the call center. The telephone
21 includes a conventional headset that normally is positioned to
22 disconnect the telephone and the call center. The sender picks up the
23 headset to manually move the headset into a call position. In this call
24 position, a telephone call is automatically initiated by the automatic
25 dialer, connecting the sender to the call center. Convention video
26 recording equipment is used that includes an audio recorder that
27 simultaneously records a voice message with the recording of the video
28 message. Such convention video recording equipment includes a
29 camera and a microphone that the sender accesses at the time of

1 conducting the transaction. The recording equipment is activated at
2 the time the order is placed to record the video message of the sender,
3 preferably after the code is provided. The duration of the visual and
4 audio messages may be from a few seconds to a few minutes, e.g., from
5 5 seconds to fifteen minutes. An audio or visual indicator is turned on
6 when the recording equipment is activated. Both the visual and audio
7 messages are preferably digitized for transmission over a computer
8 network. In some instances it may be desirable or necessary because
9 the remote destination cannot be link to a computer network, the video
10 message is recorded on a tangible media such as a VCR video tape or
11 compact disk (CD) that is sent via mail to the remote destination.

12 The third feature is that the video message is stored at a storage
13 station for subsequent delivery to the beneficiary. A computer network
14 links the local station to the storage station and the remote destination.
15 This computer network may be a private network or open to the public
16 such as the global computer network commonly referred to as the
17 Internet or World Wide Web. This such transmission of the message or
18 messages is low cost and convenient. The funds are transmitted in the
19 conventional manner and, as usual, the money making benefit is on
20 arbitrage or differential in exchange rates. For example, the operator
21 of the system buys with United States dollars large amounts of Mexican
22 pesos at one exchange rate and sells these pesos to a sender in the
23 United States at a higher exchange rate, making a profit with each sale.
24 The present invention gives the sender an added incentive to buy
25 pesos from the operator of the system because the sender can give the
26 beneficiary a personalized video message when the funds are delivered.

27 The fourth feature is that a local agent manages the local station
28 and receives a commission for the transaction. Consequently, once the
29 system is operational, very little additional costs is attributable to the

1 management of the local stations, because there are no salaries for
2 employees at the local station. There is a computer at the local station
3 for the control and communication, typically a conventional personal
4 computer (PC). This computer has a memory that stores (i)
5 information concerning the transaction, (ii) the code identifying the
6 transaction, and (iii) the local station or agent from which a sender is
7 conducting a transaction.

8 The fifth feature is the local station itself. This local station
9 comprises an enclosure providing a recording zone for the sender to
10 record the video message. This enclosure has at least one open side to
11 provide the sender with access to the recording zone, and it includes
12 the recording equipment and telephone. The headset of the telephone
13 and the camera and microphone of the recording equipment are
14 located with the recording zone in position to facilitate capturing an
15 image of the sender and his voice message. The indicator is also in this
16 zone so the sender is notified when the recording equipment has been
17 activated. When the sender picks up the headset to manually move the
18 headset into the call position, the call center instructs the sender to
19 look at the camera, hang up the headset, and speak into the
20 microphone. Usually a live operator is at the call center to take the call
21 and enter data in a main server or hub concerning each specific
22 transaction, speaking to the sender in his or her native language.
23 Automated communication devices with voice synthesizers that
24 generating synthesized voice prompts and a keyboard input for the
25 sender to enter data may also be used. The computer network links
26 the recording equipment to the storage station and transmits a
27 recorded video message via the computer network to the storage
28 station. The call center controls the activation of the indicator and the
29 recording equipment.

This invention also includes a number of related methods where a sender sends a video message and transfers funds to a beneficiary at a remote destination. These methods are set forth in the CLAIMS and disclosed in the following the section entitled, "DETAILED DESCRIPTION."

DESCRIPTION OF DRAWINGS

The preferred embodiment of this invention, illustrating all its features, will now be discussed in detail. This embodiment depicts the novel and non-obvious method and system of this invention for transferring funds and video messages as shown in the accompanying drawings, which are for illustrative purposes only. These drawings include the following figures (Figs.), with like numerals indicating like parts:

Fig. 1 is a schematic illustration of a portion of the system of this invention located at a local station managed by a local agent that enables the sender to make a video message that is forwarded to a beneficiary at a remote destination.

Fig. 2 is a schematic illustration of an array of enclosures like the one depicted in Fig. 1 used at the local station.

Fig. 3 is a schematic illustration of the entire system for transferring funds and a video message according to this invention.

DETAILED DESCRIPTION

As depicted in Fig. 1, there is located at a local agent's store, referred to herein as the local station 11 (Figs. 1 and 3), a video recording enclosure 10 that enables a sender to order concurrently a

1 funds wire transfer and create a video message. The enclosure 10 has
2 opposed vertical side walls 10a and 10c, a top wall 10b, and a back wall
3 10d. A front side 10e and a bottom 10f of the enclosure are open to
4 provide the sender with access to a recording zone 15 within the
5 interior of enclosure 10. The enclosure 10 is mounted on a stand (not
6 shown) and is of heavy duty, metal construction similar to public pay
7 phones telephones. Within the enclosure 10 is a data board 17 utilized
8 in the recording of the video and voice messages and the video data
9 collection mechanism including a camera 12, a microphone 14, an
10 indicator light 16, and a telephone 18, including a headset 18a
11 normally resting in a cradle 18b. When the sender lifts the headset
12 from the cradle 18b, an automatic dialer 20 connects the telephone 18
13 to a call center 32, including a main server 22 (Figs: 2 and 3) that
14 serves as a storage station for storing data concerning each individual
15 transaction conducted. A computer 21 is located at each station 11 for
16 control and communication purposes. One computer 21 may control a
17 number of separate enclosures 10 located at an individual local station
18 11 as depicted in Fig. 2.

19 The camera 12 is of digital quality, but not a zoom, in order to
20 avoid bad recording, and it should be flush mounted against an inner
21 surface of a wall of the enclosure 10 and is of industrial quality due to
22 wear and tear and hard handling. The microphone 14 is flush mounted
23 against an inner surface of a wall of the enclosure 10, and preferably of
24 metal only. This microphone 14 preferably has a voice sensor in order
25 to adjust volume control due to different voice pitch. The indicator
26 light 16 is also flush mounted against an inner surface of a wall of the
27 enclosure 10 and of heavy-duty construction in order to avoid
28 tampering.

29 The cradle 18b for the headset 18a, also of industrial quality, is

1 attached to an inner surface of a wall of the enclosure 10 and does not
2 have a dial pad. A dial pad is not needed, since the telephone 18 is
3 always connected to the same phone number. The sender initiates a
4 telephone call by removing the headset 18a from its cradle 18b. When
5 removed from the cradle 18b, the headset 18a is automatically
6 connected to a live operator 13 at the call center 32 by the automatic
7 dialer 20.

8 This invention combines the existing phone service used for
9 money transfers with modern video and data collection technology to
10 capture the funds wire transfer and at the same time record a video
11 message, which may be of any short duration. Thus the invention
12 combines a regular money transfer and a video message. The video
13 recording enclosure 10 is placed at the local agent's station 11. When
14 the sender decides to order a video and funds wire transfer, he or she
15 conducts the following operations:

16

17 1- The sender enters the recording zone 15 in the enclosure 10 and
18 picks up the headset 18a to activate the automatic dialer 20. This
19 connects the sender to the call center 32 (Fig. 3) to conduct a live
20 conversation with the operator 13 who takes the order for the money
21 transfer.

22

23 2- The operator 13 asks the sender to provide the agent's number
24 corresponding the location of the station 11, and when multiple
25 enclosure are at the same station 11, to identity of the enclosure. This
26 information is needed to credit and pay a commission on the
27 transaction to the local agent managing the local station 11 at which
28 the transaction occurs.

29

1 3- Once communication is established, the operator also captures the
2 information concerning the beneficiary, specifically the beneficiary's
3 name and destination, and the name of the sender of the wire.

4

5 4- Once all the necessary or desired information about the funds wire
6 transfer has been captured, the operator 13 instructs the sender that
7 when the indicator light 16 is activated, he or she should look in to the
8 camera 12, hang up the headset 18a and speak into the microphone
9 14.

10

11 5- The operator activates of the camera 12 remotely from the call
12 center 32. As shown in Fig. 2, the computer 21 is connected to the
13 individual enclosures 10 in station 11. This computer 21 activates each
14 of these individual enclosures when being used. Each enclosure 10 has
15 a number or letter identifying the specific enclosure being used by the
16 sender. Each of these numbers or letters is already imputed into the
17 agent's record and database in the main server 22 to identify properly
18 the individual enclosure being used by a sender.

19

20 6- The operator presses a print button (not shown) at the call center 32
21 to print a receipt 42 and activate a fax machine 40. This receipt 42
22 states the amount of the funds transferred, the exchange rate, name of
23 the beneficiary, the remote destination, and a code identifying the
24 transaction. The code has a first portion identifying the local agent,
25 and when required, the enclosure, a second portion identifying the
26 remote destination, and a third portion identifying the transaction for
27 tracking and delivery. With this action the following occurs:

28 a. The fax receipt 34 with the information about the video and
29 wire transfer is automatically sent to the local agent at the station 11

1 where the transaction is being conducted for approval and signature by
2 the sender and the agent. This signed faxed is then faxed to the call
3 center 32 to confirm that the sender has deposited the funds with the
4 local agent and the information concerning the transaction is accurate.

5 b. The code is assigned by the main server 22 to identify the
6 origin of the video and wire transfer and the tracking of the video
7 message and wire transfer transaction.

8 c. The camera is activated and a message with voice and video
9 data is recorded.

10

11 7- Once the video message is recorded at the local station 11, it is sent
12 in digital format to the main server 22 by the computer 21 via a
13 communication link such as a computer network 50. Preferably, the
14 information concerning each individual transaction retained in the the
15 main server 22 and storage station is filed or organized according to
16 the final destination to which they are to be sent. Preferably, a batch
17 of messages and funds transfer wires are sent to and stored in a remote
18 server 41 located in the same country as the remote destination 36. All
19 these stored messages and funds transfer wires for a given destination
20 are sorted by each destination in the country of the destination and are
21 forwarded at once in a batch to this destination. Typically, a
22 D.S.L/Frame relay line connects the local station 11 to the storage
23 station 22 and the main server 22 to the server 41. When the stored
24 and recorded video message is subsequently sent to a final remote
25 destination 36 (Fig. 3), an agent at this destination delivers it to the
26 beneficiary so it can be played and also pays out the funds. The code
27 on the receipt 42 and provided by the sender to the beneficiary,
28 preferably along with suitable ID such as a driver's license, is used
29 insure the funds and message is being deliver to the proper person.

1 8- In some very remote cities in Mexico, Central, and South America,
2 their is no connection trough D.S.L /frame relay or even a phone line.
3 In those cases the video message will be recorded on, for example, a
4 video tape, diskette, or compact disk (C. D.) and sent via mail to the
5 remote agent located at the intended final destination 36.

6

7 9-The beneficiary then visits the remote agent located at the intended
8 final destination 36 and redeems the money and the video message.

9

10 Once the money and the video message are redeemed, the video
11 message can be saved or erased at the discretion of the remote agent
12 located at the intended final destination 36.

13

14

SCOPE OF THE INVENTION

15

16 The above presents a description of the best mode contemplated
17 of carrying out the present invention, and of the manner and process
18 of making and using it, in such full, clear, concise, and exact terms as
19 to enable any person skilled in the art to which it pertains to make and
20 use this invention. This invention is, however, susceptible to
21 modifications and alternate constructions from that discussed above
22 which are fully equivalent. Consequently, it is not the intention to
23 limit this invention to the particular embodiment disclosed. On the
24 contrary, the intention is to cover all modifications and alternate
25 constructions coming within the spirit and scope of the invention as
26 generally expressed by the following claims, which particularly point
27 out and distinctly claim the subject matter of the invention:

1 enable the beneficiary to redeem the video message and funds at the
2 remote destination, said call center being linked to the local station by
3 a telephone with an automatic dialer, and
4 a storage station at which the video message is storage for
5 subsequent delivery to the beneficiary, said storage station being
6 linked by a computer network to the remote destination.

7

8 6. A system for sending a video message and transferring funds,
9 comprising

10 a local station where a sender initiates a transaction including
11 recording a video message and placing an order to transfer funds to a
12 beneficiary at a remote destination,

13 said local station including

14 (i) a telephone linked to a call center that takes the
15 order and provides the sender with a code identifying the
16 transaction and

17 (ii) recording equipment that records the video
18 message, said recording equipment being activated at the
19 time the order is placed to record the video message of the
20 sender, and

21 a storage station to which the video message is transmitted for
22 storage, said storage station being linked to the remote destination to
23 subsequently forward the stored video message to the remote
24 destination upon presentation of the code.

25

26 7. The system according to Claim 6 where the telephone includes a
27 headset that normally is positioned to disconnect the telephone and
28 the call center and is manually moved into a call position when a call is
29 initiated to activate an automatic dialer that connects the sender to the

1 call center.

2

3 8. The system according to Claim 7 where the recording equipment
4 is capable of recording both a visual image and an audio message and
5 includes a camera, a microphone, and an indicator that is turned on
6 when the recording equipment is activated.

7

8 9. The system of Claim 8 where a local agent manages the local
9 station and receives a commission for the transaction, said system
10 including a computer having a memory storing (i) information
11 concerning said transaction, (ii) the code identifying said transaction,
12 and (iii) the local agent.

13

14 10. The system according to Claim 9 where the code is provided to
15 the sender at the time the order is placed to identify the transaction
16 and the local agent credited with the commission.

17

18 11. The system according to Claim 9 where a receipt is provided at
19 the local station for approval by the sender.

20

21 12. The system according to Claim 11 where said receipt states the
22 amount of the funds transferred, the exchange rate, name of the
23 beneficiary, the remote destination, and the code identifying the
24 transaction.

25

26 13. The system according to Claim 6 where the code enables the
27 video message to be tracked.

28

29 14. The system according to Claim 6 where the video message is

1 transmitted to the storage station via a computer network.

2

3 15. The system according to Claim 6 where the video message is
4 transmitted to the remote destination via a computer network.

5

6 16. The system according to Claim 6 where the video message is
7 recorded on a media that is sent via mail to the remote destination.

8

9 17. A system for sending a video message and transferring funds,
10 comprising

11 a local station managed by a local agent where a sender conducts
12 a transaction including recording a video message and placing an
13 order to transfer funds to a beneficiary at a remote destination,

14 said local station including an enclosure where the video
15 message is recorded having

16 (i) a telephone, including a headset, linked by an automatic
17 dialer to a call center that takes the order to transfer funds to the
18 beneficiary at a remote destination, and

19 (ii) recording equipment to record the video message, said
20 recording equipment including a camera, a microphone, and an
21 indicator that is activated when the recording equipment has
22 been turned on,

23 said recording equipment, including the indicator, being turned
24 on after the transaction has been initiated and the sender has been
25 instructed to look at the camera, hang up the headset, and speak into
26 the microphone, and

27 a storage station to which the video message is transmitted for
28 storage, said storage station being linked to the remote destination to
29 enable the stored video message to be subsequently forwarded to said

1 remote destination where the beneficiary redeems the funds and video
2 message.

3

4 18. The system according to Claim 17 where the video message is
5 transmitted to the storage station via a computer network.

6

7 19. The system according to Claim 17 where the video message is
8 transmitted to the remote destination via a computer network.

9

10 20. The system according to Claim 17 where the video message is
11 recorded on a media that is sent via mail to the remote destination.

12

13 21. The system according to Claim 17 including a computer having a
14 memory, said computer programmed to store in the memory (i)
15 amount of funds being transmitted by the sender and (ii) a code
16 identifying the transaction.

17

18 22. The system according to Claim 21 where the code is provided at
19 the time the transaction is initiated and identifies the video message
20 and the local agent in order to credit the local agent with a commission
21 and enable the beneficiary to redeem the funds at the remote
22 destination.

23

24 23. The system according to Claim 22 where the recording
25 equipment is activated after the code is provided.

26

27 24. The system according to Claim 17 where a receipt is provided at
28 the local station for approval by the sender.

29

1 25. The system according to Claim 24 where said receipt states the
2 amount of the funds transferred, the exchange rate, name of the
3 beneficiary, the remote destination, and the code identifying the
4 transaction.

5

6 26. The system according to Claim 21 where said code enables the
7 video message to be tracked.

8

9 27. A method where a sender sends a video message and transfers
10 funds to a beneficiary at a remote destination, said method comprising
11 the steps of

12 (a) initiating at a local station a transaction including recording a
13 video message and placing an order to transfer funds to the beneficiary
14 at the remote destination,

15 (b) recording at said local station the video message of the
16 sender, and

17 (c) sending the video message to the remote destination to be
18 redeemed by the beneficiary at the time the beneficiary redeems the
19 funds upon the beneficiary providing acceptable identification.

20

21 28. The method according to Claim 27 where the transaction is
22 identified by a code assigned to the transaction with the recording of
23 the video message, said code serving as the acceptable identification.

24

25 29. A method where a sender sends a video message and transfers
26 funds to a beneficiary at a remote destination, said method comprising
27 the steps of

28 (a) initiating at a local station a transaction including recording a
29 video message and placing an order to transfer funds to the beneficiary

1 at the remote destination,

2 (b) recording at said local station the video message of the
3 sender,

4 (c) transmitting the video message for storage to a remote storage
5 station,

6 (d) identifying the transaction, including the amount of funds
7 being transferred and the video message, with a code,

8 (e) transmitting the code to the beneficiary, and

9 (f) subsequently forwarding the stored video message from the
10 storage station to the remote destination upon presentation of the
11 code.

12

13 30. The method according to Claim 29 where a local agent manages
14 the local station and receives a commission for an order.

15

16 31. The method according to Claim 30 where the code is provided to
17 the sender at the time the order is placed to identify the transaction
18 and the local agent credited with the commission.

19

20 32. The method according to Claim 31 where a receipt is provided at
21 the local station for approval by the sender.

22

23 33. The method according to Claim 32 where said receipt states the
24 amount of the funds transferred, the exchange rate, name of the
25 beneficiary, the remote destination, and the code identifying the
26 transaction.

27

28 34. The method according to Claim 29 where a call center takes the
29 order from the sender, said call center being linked by a telephone to

1 the local station.

2

3 35. The method according to Claim 34 where the local station
4 includes recording equipment that is activated by an operator at the
5 call center at the time the order is placed to record the video message
6 of the sender.

7

8 36. The method according to Claim 35 where the recording
9 equipment is capable of recording both a visual image and an audio
10 message and includes a camera, a microphone, and an indicator that is
11 turned on when the recording equipment is activated by the operator.

12

13 37. The method according to Claim 34 where the telephone includes
14 a headset that normally is positioned to disconnect the telephone and
15 the call center and is manually moved into a call position when a call is
16 initiated to activate an automatic dialer that connects the sender to the
17 call center.

18

19 38. A method where a sender sends a video message and transfers
20 funds to a beneficiary at a remote destination, said method comprising
21 the steps of

22 (a) providing an enclosure at a local station managed by a local
23 agent, said sender recording the video message at the local station and
24 said enclosure having

25 (i) a telephone, including a headset, linked by an automatic
26 dialer to a call center, and

27 (ii) recording equipment to record the video message, said
28 recording equipment including a camera, a microphone, and an
29 indicator,

1 (b) an operator at the call center taking an order from the sender
2 to transfer funds to the beneficiary at the remote destination,

3 (c) said operator, after the order is taken, activating said
4 indicator and instructing the sender to look at the camera, hang up the
5 headset, and speak into the microphone,

6 (d) transmitting the video message to a storage station,

7 (e) after storing in said storage station, forwarding the video
8 message to a remote agent at said remote destination, and

9 (f) giving the video message and the funds to the beneficiary
10 upon the beneficiary providing acceptable identification.

11

12 39. The method according to Claim 38 where the sender picks up the
13 headset to activate the automatic dialer to connect the sender with the
14 operator at the call center to conduct a live conversation with the
15 operator.

16

17 40. The method according to Claim 38 where the identity of the local
18 agent is obtained to credit the order to said local agent.

19

20 41. The method according to Claim 38 where the operator obtains
21 from the sender the identity of the beneficiary and the identity of the
22 sender.

23

24 42. The method according to Claim 38 where the operator activates
25 the camera.

26

27 43. The method according to Claim 38 where the operator authorizes
28 the following:

29 (a) the generation of a receipt with the information about the

1 order, said receipt being sent to the local agent and sender for
2 approval,

3 (b) the generation of a code that identifies the order, the origin of
4 the order, and facilitates tracking of the video message.

5

6 44. The method according to Claim 38 where the sender provides the
7 beneficiary with the code for redeeming the funds and video message
8 upon presentation at the remote destination.

9

10 45. An apparatus for sending a video message and transferring funds,
11 comprising

12 means for establishing a local station where a sender initiates a
13 transaction including recording a video message and placing an order
14 to transfer funds to a beneficiary at a remote destination,

15 means for taking the order and identifying the transaction with a
16 code to enable the beneficiary to redeem the video message and funds
17 at the remote destination, and

18 means for storing the video message for subsequent delivery to
19 the beneficiary.

20

21 46. The apparatus according to Claim 45 where the storage means is
22 linked by a computer network to the remote destination.

23

24 48. The apparatus according to Claim 46 where the means
25 establishing the local station is linked by a computer network to the
26 means for taking the order and identifying the transaction with a code.

27

28 49. A station where a sender sends a video message and places an
29 order to transfers funds to a beneficiary at a remote destination, said

1 station comprising

2 an enclosure providing a zone for the sender to record the video
3 message, said enclosure including

4 (i) a telephone having a headset, said telephone linked by
5 an automatic dialer to a call center, and

6 (ii) recording equipment to record the video message, said
7 recording equipment including a camera, a microphone, and an
8 indicator to notify the sender when the recording equipment has
9 been activated.

10

11 50. The station according to Claim 49 where the call center controls
12 the activation of the indicator and the recording equipment.

13

14 51. The station according to Claim 49 where the recorded video
15 message is transmitted a computer network to a storage station.

16

17 52. The station according to Claim 49 where the enclosure has at
18 least one open side to provided for the sender access to the zone.

19

20 53. A station where a sender sends a video message and places an
21 order to transfers funds to a beneficiary at a remote destination, said
22 station comprising

23 an enclosure providing a zone for the sender to record the video
24 message and having at least one open side to provided for the sender
25 access to the zone, said enclosure including

26 recording equipment to record the video message, said
27 recording equipment including a camera, a microphone, and an
28 indicator to notify the sender when the recording equipment has
29 been activated,

1 a computer network that links the recording equipment to a
2 storage station and transmits a recorded video message via said
3 computer network to the storage station, and

4 a telephone having a headset, said telephone linked by an
5 automatic dialer to a call center controls the activation of the
6 indicator.

7

1

3 A system for transferring funds and a video message employs an
4 enclosure at a local station managed by a local agent. The enclosure
5 includes recording equipment and a telephone linked by an automatic
6 dialer to a call center that takes an order from the sender to transfer
7 funds to a beneficiary at a remote destination. The recording
8 equipment records the video message after the order is taken. The
9 video message is forward to a remote agent at the remote destination
0 from whom the beneficiary redeems the funds and is given the video
1 message.

Fig. 1

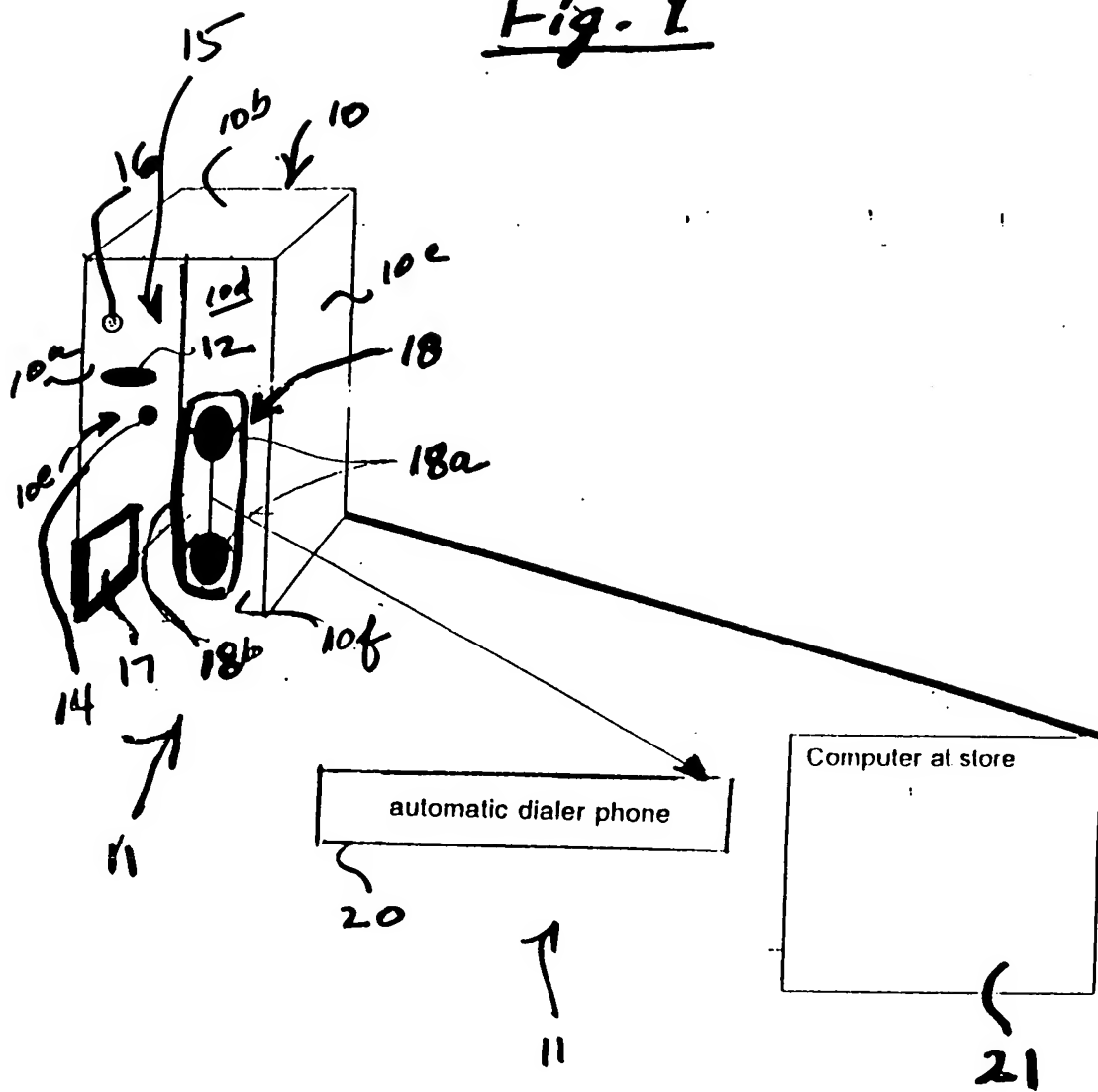


Fig. 2

Diagram of installation at Storefront

Agency in United States.

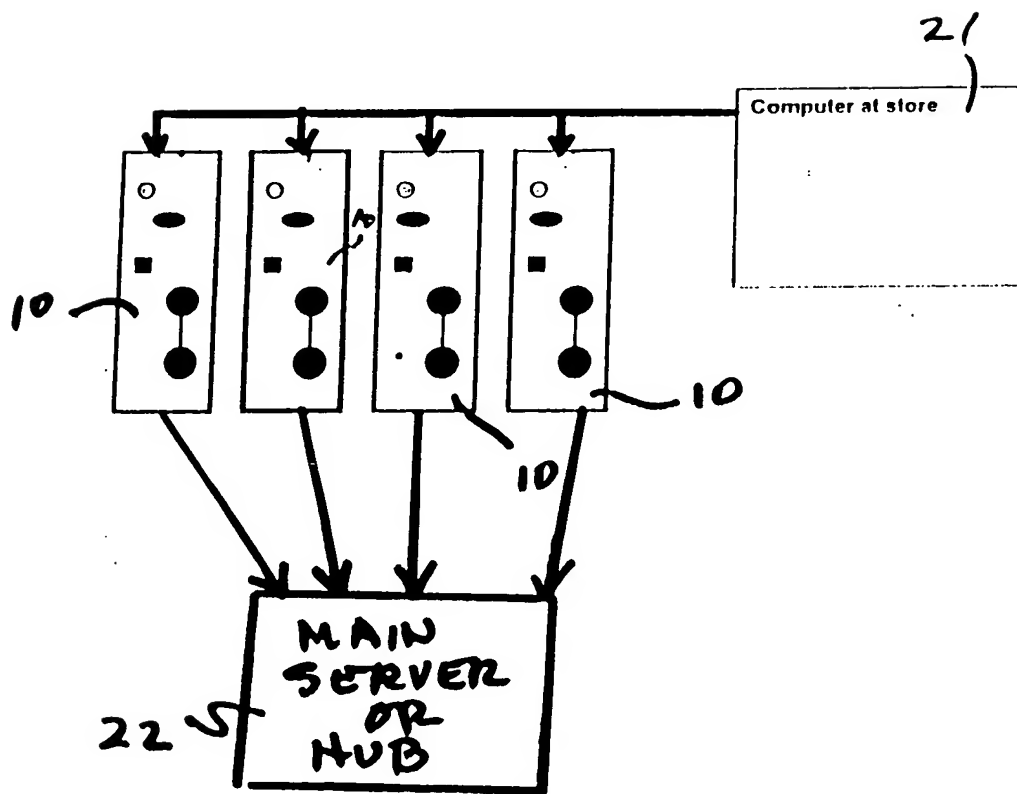


FIG. 3

